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Case 07-12419 Doc 1 Filed 07/12/07 Entered 07/12/07 12:54:49 Desc Main (Official Form 1) (04/07) Document Page 1 of 32

| United St<br>Northe  | Voluntary Petition  |   |  |   |  |  |
|--|---|---|--|---|--|--|
| Name of Debtor (if individual, enter Last, First, Mid Duggan, James P.   | ddle):  | Name of Joint Debtor (Spouse) (Last, First, Middle):  |  |   |  |  |
| All Other Names used by the Debtor in the last 8 ye (include married, maiden, and trade names):  | ears  |   | sed by the Joint Debtor i<br>naiden, and trade names)  | •   |  |  |
| Last four digits of Soc. Sec. No./Complete EIN or of than one, state all): 7145  | ther Tax I.D. No. (if more  | Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all): |  |   |  |  |
| Street Address of Debtor (No. & Street, City, State 1532 Fairway Dr., Apt. 302   | & Zip Code):  | Street Address of J   | oint Debtor (No. & Stree   | et, City, State & Zip Code):                            |  |  |
| Naperville, IL   | ZIPCODE <b>60563</b>  |   |  | ZIPCODE   |  |  |
| County of Residence or of the Principal Place of Bu <b>DuPage</b>  | isiness:  | County of Residence   | ce or of the Principal Pla   | ce of Business:   |  |  |
| Mailing Address of Debtor (if different from street  | address)  | Mailing Address of  | f Joint Debtor (if differer  | nt from street address):                                |  |  |
|  | ZIPCODE   | 1   |  | ZIPCODE   |  |  |
| Location of Principal Assets of Business Debtor (if  | different from street address ab  | pove):  |  | <u> </u>  |  |  |
|  |   |   |  | ZIPCODE   |  |  |
| Type of Debtor (Form of Organization) (Check one box.)   | Nature of B<br>(Check on  |   | the Petitio  | ankruptcy Code Under Which<br>is Filed (Check one box.) |  |  |
| Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  □ Corporation (includes LLC and LLP)  □ Partnership  □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)  | Health Care Business Single Asset Real Esta U.S.C. § 101(51B) Railroad Stockbroker Commodity Broker Clearing Bank Other |   |  |   |  |  |
|  | Tax-Exemp (Check box, if ☐ Debtor is a tax-exempt Title 26 of the United S Internal Revenue Code                        | applicable.) corganization under States Code (the   | debts, defined in 1<br>§ 101(8) as "incurr<br>individual primaril<br>personal, family, o<br>hold purpose." | 1 U.S.C. business debts. red by an ly for a             |  |  |
| Filing Fee (Check one b  | ox)   | Charles and have  | Chapter 11 D   | Debtors:  |  |  |
| Full Filing Fee attached  Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.  Check one box:  Debtor is a small business debtor as defined in 11 U.S.C Debtor is not a small business debtor as defined in 11 U.S |   |   |  |   |  |  |
| Filing Fee waiver requested (Applicable to chapt attach signed application for the court's consider  | repetition from one or more classes of § 1126(b).   |   |  |   |  |  |
| Statistical/Administrative Information  ☐ Debtor estimates that funds will be available for ☐ Debtor estimates that, after any exempt property no funds available for distribution to unsecured or the state of the   | is excluded and administrative  |   |  | ACE IS FOR COURT USE ONLY                               |  |  |
| Estimated Number of Creditors  |   |   |  |   |  |  |
| 1- 50- 100- 200- 1,000-<br>49 99 199 999 5,000   | 5,001- 10,001- 25,00<br>10,000 25,000 50,0  | 000 100,000 1   | Over<br>00,000   |   |  |  |
| Estimated Assets  Solution 15,000 to | \$100,000 to  |   | than   |   |  |  |
| \$10,000 \$100,000   | \$1 million \$100 n   |   | million  |   |  |  |
| Estimated Liabilities    \$\begin{array}{c ccc} \\$\$ \$50,000 to & \\ \$50,000 & \\$\$ \$100,000 \end{array}  | \$100,000 to  |   | than<br>million  |   |  |  |

of the petition.

| Case 07-12419 Doc 1 Filed 07/12/07<br>(Official Form 1) (04/07) Document   | Entered 07/12/07 12:54:49 Desc Main Page 3 of 32 FORM B1, Page 3   |
|--|--|
| Voluntary Petition (This page must be completed and filed in every case)   | Name of Debtor(s):  Duggan, James P.   |
| Signa  | tures  |
| Signature(s) of Debtor(s) (Individual/Joint)  I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  X /s/ James P. Duggan  Signature of Debtor  James P. Duggan  Telephone Number (If not represented by attorney)  July 12, 2007  Date | Signature of a Foreign Representative  I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.  (Check only one box.)  I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.  Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.  X  Signature of Foreign Representative  Printed Name of Foreign Representative  Date   |
| Signature of Attorney  X /s/ Lincoln M. King Signature of Attorney for Debtor(s)  Lincoln M. King 6280369 Printed Name of Attorney for Debtor(s)  Ruddy, Milroy & King Firm Name  1700 N. Farnsworth Ave., Suite 12 Address  Aurora, IL 60505  (630) 820-0333 Telephone Number  July 12, 2007 Date   | Signature of Non-Attorney Petition Preparer  I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.  Printed Name and title, if any, of Bankruptcy Petition Preparer  Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) |

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

| Signa   | ture of Authori | zed Individual   |    |  |
|---------|-----------------|------------------|----|--|
|         |                 |                  |    |  |
| Printe  | d Name of Aut   | horized Individu | al |  |
|         |                 |                  |    |  |
| Title ( | of Authorized I | ndividual        |    |  |

Address

X

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

Case 07-12419 Doc 1 Official Form 1, Exhibit D (10/06)

Filed 07/12/07 Entered 07/12/07 12:54:49

Document Page 4 of 32 United States Bankruptcy Court

Desc Main

| North   | ern District of Illinois  |
|---|---|
| IN RE:  | Case No   |
| Duggan, James P.  | Chapter 7   |
|   | EBTOR'S STATEMENT OF COMPLIANCE<br>COUNSELING REQUIREMENT   |
| Warning: You must be able to check truthfully one of the do so, you are not eligible to file a bankruptcy case, and whatever filing fee you paid, and your creditors will be  | he five statements regarding credit counseling listed below. If you cannot the court can dismiss any case you do file. If that happens, you will lose able to resume collection activities against you. If your case is dismissed required to pay a second filing fee and you may have to take extra steps  |
| Every individual debtor must file this Exhibit D. If a joint peone of the five statements below and attach any documents  | etition is filed, each spouse must complete and file a separate Exhibit D. Check<br>s as directed.  |
| the United States trustee or bankruptcy administrator that  | <b>ptcy case</b> , I received a briefing from a credit counseling agency approved by outlined the opportunities for available credit counseling and assisted me in e from the agency describing the services provided to me. Attach a copy of the ed through the agency.  |
| the United States trustee or bankruptcy administrator that performing a related budget analysis, but I do not have a ce   | <b>ptcy case</b> , I received a briefing from a credit counseling agency approved by outlined the opportunities for available credit counseling and assisted me in rtificate from the agency describing the services provided to me. You must file ces provided to you and a copy of any debt repayment plan developed through se is filed.   |
| days from the time I made my request, and the followin  | om an approved agency but was unable to obtain the services during the five g exigent circumstances merit a temporary waiver of the credit counseling accompanied by a motion for determination by the court.][Summarize exigent  |
| obtain the credit counseling briefing within the first 30 de<br>the agency that provided the briefing, together with a<br>extension of the 30-day deadline can be granted only for<br>be filed within the 30-day period. Failure to fulfill these | motion, it will send you an order approving your request. You must still ays after you file your bankruptcy case and promptly file a certificate from copy of any debt management plan developed through the agency. Any cause and is limited to a maximum of 15 days. A motion for extension must se requirements may result in dismissal of your case. If the court is not ase without first receiving a credit counseling briefing, your case may be |
| 4. I am not required to receive a credit counseling briefice motion for determination by the court.   | ng because of: [Check the applicable statement.] [Must be accompanied by a  |
|   | npaired by reason of mental illness or mental deficiency so as to be incapable sect to financial responsibilities.);  |
| ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as participate in a credit counseling briefing in person. ☐ Active military duty in a military combat zone.   | ohysically impaired to the extent of being unable, after reasonable effort, to by telephone, or through the Internet.);   |

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h)

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ James P. Duggan

Date: July 12, 2007

does not apply in this district.

### Case 07-12419 Doc 1

Filed 07/12/07

Entered 07/12/07 12:54:49 Desc Main

Document Page 5 of 32 United States Bankruptcy Court Northern District of Illinois

| IN | NRE:   | Case No   |                   |
|----|--|---|-------------------|
| Dι | uggan, James P.  | Chapter 7   |                   |
|    | Debtor(  |   |                   |
|    | DISCLOSURE OF  | COMPENSATION OF ATTORNEY FOR DEBTOR   |                   |
| 1. |  | 016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s vs:                |                   |
|    | For legal services, I have agreed to accept  | \$ <u></u>  | 2,100.00          |
|    | Prior to the filing of this statement I have received  | \$  | 2,100.00          |
|    | Balance Due  | \$  | 0.00              |
| 2. | The source of the compensation paid to me was: $\square$   | Debtor Other (specify):   |                   |
| 3. | The source of compensation to be paid to me is: $\Box \Box$  | Debtor Other (specify):   |                   |
| 4. | I have not agreed to share the above-disclosed com   | pensation with any other person unless they are members and associates of my law firm.  |                   |
|    | I have agreed to share the above-disclosed compentogether with a list of the names of the people share | nsation with a person or persons who are not members or associates of my law firm. A copying in the compensation, is attached.  | of the agreement, |
| 5. | In return for the above-disclosed fee, I have agreed to re   | ender legal service for all aspects of the bankruptcy case, including:  |                   |
|    | b. Preparation and filing of any petition, schedules, st   | dering advice to the debtor in determining whether to file a petition in bankruptcy; tatement of affairs and plan which may be required; litors and confirmation hearing, and any adjourned hearings thereof; |                   |
|    |  | e does not include the following services:  CERTIFICATION  agreement or arrangement for payment to me for representation of the debtor(s) in this bankr   | uptcy             |
|    | proceeding.  | greenent of artangement for payment to the for representation of the decox(s) in any canal  | apicy             |
|    | July 12, 2007  | /s/ Lincoln M. King   |                   |
|    | Date   | Signature of Attorney   |                   |
|    |  | Ruddy, Milroy & King  |                   |

Name of Law Firm

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# Case 07-12419 Doc 1 Filed 07/12/07 Entered 07/12/07 12:54:49 Desc Main Document Page 6 of 32 UNITED STATES BANKRUPTCY COURT

## NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### <u>Chapter 7</u>: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in instalments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them,

#### Case 07-12419 Doc 1 Filed 07/12/07 Entered 07/12/07 12:54:49 Desc Main Document Page 7 of 32

using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

| Printed Name and title, if any, of Bankruptcy Petition Preparer Address:  | Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, |
|---|--|
| X   | principal, responsible person, or partner of<br>the bankruptcy petition preparer.)<br>(Required by 11 U.S.C. § 110.)               |
| Signature of Bankruptcy Petition Preparer of officer, principal, responsible person, or partner whose Social Security number is provided above. | -  |

I (We), the debtor(s), affirm that I (we) have received and read this notice.

| Duggan, James P.             | X /s/ James P. Duggan              | 7/12/2007 |
|------------------------------|------------------------------------|-----------|
| Printed Name(s) of Debtor(s) | Signature of Debtor                | Date      |
| Case No. (if known)          | X                                  |           |
|                              | Signature of Joint Debtor (if any) | Date      |

| Case 07-12419 | Doc 1 | Filed 07/12/07 | Entered 07/12/07 12:54:49 | Desc Main |
|---------------|-------|----------------|---------------------------|-----------|
|               |       | Document       | Page 8 of 32              |           |

IN RE Duggan, James P.

Debtor(s)

#### **SCHEDULE A - REAL PROPERTY**

Case No.

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint or "C" for Community in the column labeled "HWJC." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

| DESCRIPTION AND LOCATION OF PROPERTY | NATURE OF DEBTOR'S<br>INTEREST IN PROPERTY | H<br>W<br>J<br>C | CURRENT VALUE OF<br>DEBTOR'S INTEREST IN<br>PROPERTY WITHOUT<br>DEDUCTING ANY<br>SECURED CLAIM OR<br>EXEMPTION | AMOUNT OF SECURED<br>CLAIM |
|--------------------------------------|--|------------------|--|----------------------------|
| None                                 |  |                  |  |                            |
|                                      |  |                  |  |                            |
|                                      |  |                  |  |                            |
|                                      |  |                  |  |                            |
|                                      |  |                  |  |                            |
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(Report also on Summary of Schedules)

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| Case 07-12419 | Doc 1 | Filed 07/12/07 | Entered 07/12/07 12:5 |
|---------------|-------|----------------|-----------------------|
|               |       | Document       | Dago 0 of 22          |

Document

Page 9 01 32

Desc Main

Case No.

IN RE Duggan, James P.

Debtor(s)

#### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

|     | TYPE OF PROPERTY  | N<br>O<br>N<br>E | DESCRIPTION AND LOCATION OF PROPERTY         | H<br>W<br>J<br>C | CURRENT VALUE OF<br>DEBTOR'S INTEREST IN<br>PROPERTY WITHOUT<br>DEDUCTING ANY<br>SECURED CLAIM OR<br>EXEMPTION |
|-----|---|------------------|--|------------------|--|
| 1.  | Cash on hand.   |                  | Cash   |                  | 20.00  |
| 2.  | Checking, savings or other financial accounts, certificates of deposit, or  | 1                | Checking @ Charter One Savings @ Charter One |                  | 30.00<br>130.00  |
|     | shares in banks, savings and loan,<br>thrift, building and loan, and<br>homestead associations, or credit<br>unions, brokerage houses, or<br>cooperatives.  |                  | Savings & Charter Che                        |                  | 130.00   |
| 3.  | Security deposits with public utilities, telephone companies, landlords, and others.  |                  | security deposit with landlord               |                  | 200.00   |
| 4.  | Household goods and furnishings, include audio, video, and computer equipment.  |                  | Misc household goods and furnishings         |                  | 500.00   |
| 5.  | Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.  | X                |  |                  |  |
| 6.  | Wearing apparel.  |                  | Necessary clothing                           |                  | 100.00   |
| 7.  | Furs and jewelry.   | X                |  |                  |  |
| 8.  | Firearms and sports, photographic, and other hobby equipment.   |                  | Camera (35 mm)                               |                  | 50.00  |
| 9.  | Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.  |                  | Term life insurance through work             |                  | 0.00   |
| 10. | Annuities. Itemize and name each issue.   | X                |  |                  |  |
| 11. | Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(3). 11 U.S.C. § 521(c); Rule 1007(b)). | X                |  |                  |  |
| 12. | Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.  | X                |  |                  |  |
| 13. | Stock and interests in incorporated and unincorporated businesses. Itemize.   | X                |  |                  |  |
| 14. | Interests in partnerships or joint ventures. Itemize.   | X                |  |                  |  |
| 15. | Government and corporate bonds and other negotiable and non-negotiable instruments.   | X                |  |                  |  |
| 16. | Accounts receivable.  | X                |  |                  |  |
|     |   |                  |  |                  |  |

IN RE Duggan, James P.

Page 10 of 32

\_\_ Case No. \_\_

Debtor(s)

#### **SCHEDULE B - PERSONAL PROPERTY** (Continuation Sheet)

|     | TYPE OF PROPERTY  | N<br>O<br>N<br>E | DESCRIPTION AND LOCATION OF PROPERTY | H<br>W<br>J<br>C | CURRENT VALUE OF<br>DEBTOR'S INTEREST IN<br>PROPERTY WITHOUT<br>DEDUCTING ANY<br>SECURED CLAIM OR<br>EXEMPTION |
|-----|---|------------------|--------------------------------------|------------------|--|
| 17. | Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.  | X                |                                      |                  |  |
| 18. | Other liquidated debts owing debtor including tax refunds. Give particulars.  | X                |                                      |                  |  |
| 19. | Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.  | X                |                                      |                  |  |
| 20. | Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.  | X                |                                      |                  |  |
| 21. | Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.  | X                |                                      |                  |  |
| 22. | Patents, copyrights, and other intellectual property. Give particulars.   | X                |                                      |                  |  |
| 23. | Licenses, franchises, and other general intangibles. Give particulars.  | X                |                                      |                  |  |
| 24. | Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) in customer lists or similar compilations provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes. | X                |                                      |                  |  |
| 25. | Automobiles, trucks, trailers, and other vehicles and accessories.  |                  | 2001 Dodge Stratus                   |                  | 2,500.00   |
| 26. | Boats, motors, and accessories.   | X                |                                      |                  |  |
| 27. | Aircraft and accessories.   | X                |                                      |                  |  |
| 28. | Office equipment, furnishings, and supplies.  | X                |                                      |                  |  |
| 29. | Machinery, fixtures, equipment, and supplies used in business.  | X                |                                      |                  |  |
|     | Inventory.  | X                |                                      |                  |  |
|     | Animals.  | X                |                                      |                  |  |
| 32. | Crops - growing or harvested. Give particulars.   | X                |                                      |                  |  |
|     | Farming equipment and implements.   | X                |                                      |                  |  |
|     | Farm supplies, chemicals, and feed.   | X                |                                      |                  |  |
| 35. | Other personal property of any kind not already listed. Itemize.  | X                |                                      |                  |  |
|     |   |                  |                                      |                  |  |
|     |   |                  | тот                                  | ΔT.              | 3,530.00   |

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| Case 07-12419            |
|--------------------------|
| Official Form 6C (04/07) |
| IN RE Duggan, James P.   |

Doc 1 Filed 07/12/07 Document

Entered 07/12/07 12:54:49 Desc Main Page 11 of 32

Debtor(s)

#### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

| Debtor elects   | the | exemptions to | which | debtor | is entitled | under: |
|-----------------|-----|---------------|-------|--------|-------------|--------|
| (Check one box) |     | -             |       |        |             |        |

 $\$  Check if debtor claims a homestead exemption that exceeds \$136,875.

\_ Case No. \_\_

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

| DESCRIPTION OF PROPERTY              | SPECIFY LAW PROVIDING EACH EXEMPTION | VALUE OF CLAIMED<br>EXEMPTION | CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS |
|--------------------------------------|--------------------------------------|-------------------------------|--|
| SCHEDULE B - PERSONAL PROPERTY       |                                      |                               |  |
| Cash                                 | 735 ILCS 5 §12-1001(b)               | 20.00                         | 20.00  |
| Checking @ Charter One               | 735 ILCS 5 §12-1001(b)               | 30.00                         | 30.00  |
| Savings @ Charter One                | 735 ILCS 5 §12-1001(b)               | 130.00                        | 130.00   |
| security deposit with landlord       | 735 ILCS 5 §12-1001(b)               | 200.00                        | 200.00   |
| Misc household goods and furnishings | 735 ILCS 5 §12-1001(b)               | 500.00                        | 500.00   |
| Necessary clothing                   | 735 ILCS 5 §12-1001(a)               | 100.00                        | 100.00   |
| Camera (35 mm)                       | 735 ILCS 5 §12-1001(b)               | 50.00                         | 50.00  |
| Term life insurance through work     | 735 ILCS 5 §12-1001(h)(3)            | 100%                          | 0.00   |
| 2001 Dodge Stratus                   | 735 ILCS 5 §12-1001(c)               | 2,400.00                      | 2,500.00   |
|                                      |                                      |                               |  |

Filed 07/12/07 Document Entered 07/12/07 12:54:49 Page 12 of 32

Case No.

Desc Main

IN RE Duggan, James P.

Debtor(s)

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

| CREDITOR'S NAME AND MAILING ADDRESS<br>INCLUDING ZIP CODE AND ACCOUNT NUMBER.<br>(See Instructions Above.) | CODEBTOR | HUSBAND, WIFE, JOINT,<br>OR COMMUNITY | DATE CLAIM WAS INCURRED,<br>NATURE OF LIEN, AND DESCRIPTION AND VALUE OF<br>PROPERTY SUBJECT TO LIEN | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF<br>CLAIM WITHOUT<br>DEDUCTING<br>VALUE OF<br>COLLATERAL | UNSECURED<br>PORTION, IF ANY |
|--|----------|---------------------------------------|--|------------|--------------|----------|---|------------------------------|
| ACCOUNT NO.  |          |                                       |  |            |              |          |   |                              |
|  |          |                                       |  |            |              |          |   |                              |
|  |          |                                       |  |            |              |          |   |                              |
|  |          |                                       | VALUE \$   | 1          |              |          |   |                              |
| ACCOUNT NO.  |          |                                       |  | T          |              |          |   |                              |
|  |          |                                       |  |            |              |          |   |                              |
|  |          |                                       |  |            |              |          |   |                              |
|  |          |                                       | VALUE \$   | 1          |              |          |   |                              |
| ACCOUNT NO.  |          |                                       |  |            |              |          |   |                              |
|  |          |                                       |  |            |              |          |   |                              |
|  |          |                                       |  |            |              |          |   |                              |
|  |          |                                       | VALUE \$   | 1          |              |          |   |                              |
| ACCOUNT NO.  | H        |                                       | VALUE \$   | H          |              |          |   |                              |
|  |          |                                       |  |            |              |          |   |                              |
|  |          |                                       |  |            |              |          |   |                              |
|  |          |                                       | TALLY D. C.  | 1          |              |          |   |                              |
|  |          |                                       | VALUE \$   | L<br>Sub   | otot         | L<br>al  |   |                              |
| <b>0</b> continuation sheets attached  |          |                                       | (Total of th   | is p       | age          | e)       | \$  | \$                           |
|  |          | (L                                    | se only on last page of the completed Schedule D. Repor  |            | Tot          |          |   |                              |
|  |          | •                                     | the Summary of Schedules, and if applicable, on the S<br>Summary of Certain Liabilities and Relate   | tatis      | stic         | al       | \$  | \$                           |
|  |          |                                       | Summary of Seriam Engineer and Relate  |            |              | /        | 7   | 7                            |

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Filed 07/12/07 Entered 07/12/07 12:54:49

Page 13 of 32

Case No.

Desc Main

IN RE Duggan, James P.

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Debtor(s)

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data. Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Domestic Support Obligations** Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). **Deposits by individuals** Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9). Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10). \* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment. • continuation sheets attached

Filed 07/12/07 Document Entered 07/12/07 12:54:49 Page 14 of 32

Case No.

Desc Main

IN RE Duggan, James P.

Debtor(s)

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

| Check this box if debtor has no creditors holdi  | ng       | unse                                  | cured nonpriority claims to report on this Schedule F.   |            |              |           |                       |
|--|----------|---------------------------------------|--|------------|--------------|-----------|-----------------------|
| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.) | CODEBTOR | HUSBAND, WIFE, JOINT,<br>OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE                               | CONTRACTAL | UNLIQUIDATED | DISPUIED  | AMOUNT<br>OF<br>CLAIM |
| ACCOUNT NO. <b>906-279-974</b>   |          |                                       | Insurance  |            |              | T         |                       |
| Allstate Property and Casualty Ins. Co<br>P. O. Box 3589<br>Akron, OH 44309-3589                   |          |                                       |  |            |              |           | 23.00                 |
| ACCOUNT NO. <b>3600000074157</b>   |          |                                       | 2007; Medical  | 1          | +            | $\dagger$ | 20.00                 |
| APLM, Ltd<br>1050 W. Kinzie St.<br>Chicago, IL 60563-0000  |          |                                       |  |            |              |           | 3,363.36              |
| ACCOUNT NO. <b>4319-0410-1340-9877</b>   |          |                                       | 01/2002; Credit Card Purchase  | Ť          |              | $\dagger$ |                       |
| Bank Of America<br>P.O. Box 15026<br>Wilmington, DE 19850-5026                                     |          |                                       |  |            |              |           | 7,930.11              |
| ACCOUNT NO. <b>5291-0773-2797-2878</b>   |          |                                       | 11/1998; Credit Card Purchase  | 1          | T            | T         |                       |
| Capital One<br>P.O. Box 30285<br>Salt Lake City, UT 84130-0285                                     |          |                                       |  |            |              |           | 2 077 42              |
|  | _        | <u> </u>                              | Su   | ıbt        | otal         | +         | 2,077.12              |
| 3 continuation sheets attached   |          |                                       | (Total of this   | pa         | ige)         | \$        | 13,393.59             |
|  |          |                                       | (Use only on last page of the completed Schedule F. Report al<br>the Summary of Schedules and, if applicable, on the Stati | lso<br>ist | ical         |           |                       |

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IN RE Duggan, James P.

Document

Page 15 of 32 \_ Case No. \_\_

Debtor(s)

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

|  |          | . (                                   | Continuation Sheet)   |                |              |           |                       |
|--|----------|---------------------------------------|---|----------------|--------------|-----------|-----------------------|
| CREDITOR'S NAME, MAILING ADDRESS<br>INCLUDING ZIP CODE, AND ACCOUNT NUMBER.<br>(See Instructions Above.) | CODEBTOR | HUSBAND, WIFE, JOINT,<br>OR COMMUNITY | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM. IF CLAIM IS<br>SUBJECT TO SETOFF, SO STATE  | CONTINGENT     | UNLIQUIDATED | DISPUTED  | AMOUNT<br>OF<br>CLAIM |
| ACCOUNT NO. 5178-0521-0854-5738  |          |                                       | 12/2001; Credit Card Purchase   |                |              |           |                       |
| Capital One<br>P.O. Box 30285<br>Salt Lake City, UT 84130-0285   |          |                                       |   |                |              |           | 702.96                |
| ACCOUNT NO. <b>4227-6510-1069-4668</b>   |          |                                       | 11/2006; Credit Card Purchase   | H              |              | H         | 7 02.00               |
| Cardmember Service P.O. Box 15298 Wilmington, DE 19850-5298  |          |                                       | Theory, ordan Gara Faronase   |                |              |           | 103.25                |
| ACCOUNT NO. <b>5401-6830-2107-2308</b>   |          |                                       | 11/2006; Credit Card Purchase   | $\vdash$       |              | $\forall$ | 103.23                |
| Chase P.O. Box 15298 Wilmington, DE 19850-5298   |          |                                       | Theory, ordan Gara Faronase   |                |              |           | 1,385.90              |
| ACCOUNT NO. 4009-2718-5911-6477  |          |                                       | 01/2002; Credit Card Purchase   | H              |              | H         | 1,000100              |
| Citi Cards P.O. Box 44167 Jacksonville, FL 32231-4167  |          |                                       |   |                |              |           | 2 555 00              |
| ACCOUNT NO. <b>4820-0259-7101-3922</b>   |          |                                       | 05/2000; Credit Card Purchase   |                |              |           | 2,555.09              |
| DFCU Financial Customer Service P.O. Box 311112 Tampa, FL 33631-3112                                     |          |                                       |   |                |              |           | 7,028.05              |
| ACCOUNT NO. <b>5407-3659-7700-5961</b>   |          |                                       | 11/2000; Credit Card Purchase   | H              |              | H         | 7,020.00              |
| DFCU Financial Customer Service P.O. Box 311112 Tampa, FL 33631-3112                                     | -        |                                       |   |                |              |           | 10,605.27             |
| ACCOUNT NO. <b>5458-0040-2304-7200</b>   |          |                                       | 05/2000; Credit Card Purchase   |                |              | $\forall$ | . 5,550127            |
| Direct Merchants Bank Cardmember Services P.O. Box 21550 Tulsa, OK 74121-1550                            | -        |                                       |   |                |              |           | 7,823.77              |
| Sheet no1 of3 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims |          | 1                                     | (Total of th  | -              | age          | )         | \$ 30,204.29          |
|  |          |                                       | (Use only on last page of the completed Schedule F. Repor<br>the Summary of Schedules, and if applicable, on the S<br>Summary of Certain Liabilities and Relate | t als<br>tatis | tica         | n<br>al   | \$                    |

\_\_ Case No. \_\_

IN RE Duggan, James P.

Debtor(s)

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

|  |          | (                                     | Continuation Sheet)  |                   |                     |               |                           |
|--|----------|---------------------------------------|--|-------------------|---------------------|---------------|---------------------------|
| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.) | CODEBTOR | HUSBAND, WIFE, JOINT,<br>OR COMMUNITY | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM. IF CLAIM IS<br>SUBJECT TO SETOFF, SO STATE   | CONTINGENT        | UNLIQUIDATED        | DISPUTED      | AMOUNT<br>OF<br>CLAIM     |
| ACCOUNT NO. <b>278721</b>  |          |                                       | Medical Bills  | П                 |                     |               |                           |
| Drs. Luria And Birnholtz<br>24403 Michigan Ave.<br>Dearborn, MI 48124                              |          |                                       |  |                   |                     |               | 1,987.00                  |
| ACCOUNT NO. 86660-158364   |          |                                       | 2007; Medical  | H                 |                     |               | 1,307.00                  |
| Emergency Treatment, S.C.<br>900 Jorie Blvd, Ste 220<br>Oak Brook, IL 60523                        |          |                                       |  |                   |                     |               | 330.98                    |
| ACCOUNT NO. 25764226   |          |                                       | 2007; Medical  | H                 |                     |               | 330.30                    |
| Rush-Copley Medical Center<br>2000 Ogden Avenue<br>Aurora, IL 60504                                |          |                                       |  |                   |                     |               | 000.00                    |
| ACCOUNT NO. <b>9865-4251-6010-006</b>  |          |                                       | 04/2002; Student Loan  |                   |                     |               | 990.00                    |
| Sallie Mae<br>P.O. Box 9500<br>Wilkes Barre, PA 18773  |          |                                       |  |                   |                     |               |                           |
| ACCOUNT NO. <b>9865-4251-6020-004</b>  |          |                                       | 06/2006; Student Loan  | H                 |                     |               | 176.00                    |
| Sallie Mae<br>P.O. Box 9500<br>Wilkes Barre, PA 18773  |          |                                       |  |                   |                     |               |                           |
| ACCOUNT NO. 9865-4251-6020-005   |          |                                       | 12/2006; Student Loan  | H                 |                     |               | 80,020.29                 |
| Sallie Mae<br>P.O. Box 9500<br>Wilkes Barre, PA 18773  |          |                                       |  |                   |                     |               | 11 060 77                 |
| ACCOUNT NO. <b>5121-0718-2458-1494</b>   |          |                                       | 04/2001; Credit Card Purchase  | $\blacksquare$    |                     |               | 11,060.77                 |
| Sears Gold Mastercard<br>P.O. Box 6921182156<br>Columbus, OH 43218-2156                            |          |                                       |  |                   |                     |               | E 444 04                  |
| Sheet no. 2 of 3 continuation sheets attached to   |          | <u> </u>                              |  | Sub               |                     |               | 5,111.81                  |
| Schedule of Creditors Holding Unsecured Nonpriority Claims   |          |                                       | (Total of the (Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate | T<br>also<br>atis | Tota<br>o o<br>tica | al<br>n<br>al | \$ <b>99,676.85</b><br>\$ |

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Page 17 of 32

\_\_ Case No. \_\_

IN RE Duggan, James P.

Debtor(s)

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

|   |          | . (                                   | Continuation Sheet)   |              |              |           |                       |
|---|----------|---------------------------------------|---|--------------|--------------|-----------|-----------------------|
| CREDITOR'S NAME, MAILING ADDRESS<br>INCLUDING ZIP CODE, AND ACCOUNT NUMBER.<br>(See Instructions Above.)    | CODEBTOR | HUSBAND, WIFE, JOINT,<br>OR COMMUNITY | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM. IF CLAIM IS<br>SUBJECT TO SETOFF, SO STATE  | CONTINGENT   | UNLIQUIDATED | DISPUTED  | AMOUNT<br>OF<br>CLAIM |
| ACCOUNT NO. <b>4352-3733-6345-8487</b>  |          |                                       | 02/1997; Credit Card Purchase   | H            |              |           |                       |
| Target C/O Retailers National Bank P.O. Box 59231 Minneapolis, MN 55459-0231                                |          |                                       | oz roor, oroak oura r aronaso   |              |              |           | 4,775.62              |
|   |          |                                       | 44/2002: Credit Card Burehase   | H            |              | $\exists$ | 4,773.02              |
| ACCOUNT NO. 5480-4300-0481-7935  Union Plus Credit Card P.O. Box 80027 Salinas, CA 93912-0027               |          |                                       | 11/2002; Credit Card Purchase   |              |              |           | 3,098.60              |
| ACCOUNT NO.   |          |                                       |   | $\vdash$     |              | $\dashv$  | 3,330.00              |
| ACCOUNTIO.  | -        |                                       |   |              |              |           |                       |
| ACCOUNT NO.   | _        |                                       |   |              |              |           |                       |
| ACCOUNT NO.   |          |                                       |   |              |              |           |                       |
| ACCOUNT NO.   | -        |                                       |   |              |              |           |                       |
|   |          |                                       |   |              |              |           |                       |
| ACCOUNT NO.   |          |                                       |   |              |              |           |                       |
| Sheet no. 3 of 3 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims |          |                                       | (Total of th  | Subt         |              |           | \$ 7,874.22           |
|   |          |                                       | (Use only on last page of the completed Schedule F. Report<br>the Summary of Schedules, and if applicable, on the St<br>Summary of Certain Liabilities and Relate | also<br>atis | tica         | n<br>ıl   | \$ 151,148.95         |

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| Case 07-12419 | Doc 1 | Filed 07/12/07 | Entered 07/12/07 | ' 12     | :54:4 |
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|               |       | Document       | Page 18 of 32    | <u> </u> |       |

Debtor(s)

IN RE Duggan, James P.

\_\_\_\_ Case No.

Desc Main

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

| ntry Lakes Apartment<br>lic Storage | residential lease; 8/2006-8/2007 storage locker; month to month |
|-------------------------------------|---|
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| Case 07-12419 | Doc 1 | Filed 07/12/07 | Entered 07/12/07 12:54:49 | Desc Main |
|---------------|-------|----------------|---------------------------|-----------|
|               |       | Document       | Page 19 of 32             |           |

IN RE Duggan, James P.

Case No.

Debtor(s)

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

| NAME AND ADDRESS OF CODEBTOR | NAME AND ADDRESS OF CREDITOR |
|------------------------------|------------------------------|
|                              |                              |
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Entered 07/12/07 12:54:49 Desc Main Page 20 of 32

Case No.

IN RE Duggan, James P.

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Debtor(s)

#### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

| Debtor's Marital Status                                      |                    | DEPENDENTS OF DEBTOR AND SPOUSE                   |               |           |          |           |           |
|--|--------------------|---|---------------|-----------|----------|-----------|-----------|
| Divorced RELATIONSHIP(S):                                    |                    |   |               |           |          | AGE(S):   |           |
|  |                    |   |               |           |          |           |           |
|  |                    |   |               |           |          |           |           |
|  |                    |   |               |           |          |           |           |
|  |                    |   |               |           |          |           |           |
| EMPLOYMENT:  |                    | DEBTOR  |               |           | SPOUSE   |           |           |
| Occupation   | Federal Office     | er  |               |           |          |           |           |
| Name of Employer   |                    | ent Of Agriculture                                |               |           |          |           |           |
| How long employed  | 8 months           |   |               |           |          |           |           |
| Address of Employer  |                    | ns Rd., Ste. 307                                  |               |           |          |           |           |
|  | Elk Grove Vil      | lage, IL 60007                                    |               |           |          |           |           |
| INCOMF: (Fetime  | ate of average o   | r projected monthly income at time case filed)    |               |           | DEBTOR   |           | SPOUSE    |
|  | _                  | lary, and commissions (prorate if not paid mon    | thly)         | <b>¢</b>  | 3,927.73 |           | SI OUSL   |
| 2. Estimated month   |                    | nary, and commissions (prorate if not paid mon    | uny)          | \$        | 3,921.13 | \$        |           |
| 3. SUBTOTAL  | ny overtime        |   |               | ¢         | 3,927.73 | <u>Φ</u>  |           |
| 4. LESS PAYROL   | LDEDUCTION         | 16  |               | <u> </u>  | 3,927.73 | <u> </u>  |           |
| a. Payroll taxes a   |                    |   |               | \$        | 953.90   | \$        |           |
| b. Insurance   | na Boeiai Becai    | пу  |               | \$ ——     | 000.00   | \$        |           |
| c. Union dues  |                    |   |               | \$        |          | \$        |           |
| d. Other (specify)   | See Schedu         | le Attached                                       |               | \$        | 123.16   | \$        |           |
|  |                    |   |               | \$        |          | \$        |           |
| 5. SUBTOTAL O  | F PAYROLL D        | DEDUCTIONS  |               | \$        | 1,077.06 | \$        |           |
| 6. TOTAL NET M   | IONTHLY TA         | KE HOME PAY                                       |               | \$        | 2,850.67 | \$        |           |
| 7 Pagular income   | from operation     | of business or profession or farm (attach detaile | ad statement) | •         |          | \$        |           |
| 8. Income from rea   |                    | or business of profession of farm (attach detaile | d statement)  | \$ ——     |          | \$        |           |
| 9. Interest and divid  |                    |   |               | \$        |          | \$        |           |
| 10. Alimony, maint   | tenance or support | ort payments payable to the debtor for the debto  | or's use or   |           |          |           |           |
| that of dependents l   |                    |   |               | \$        |          | \$        |           |
| 11. Social Security  |                    |   |               | Φ.        |          | Φ.        |           |
| (Specify)  |                    |   |               | \$        |          | \$        |           |
| 12. Pension or retir   | ament income       |   |               | ф —       |          | Ф<br>———  |           |
| 13. Other monthly  |                    |   |               | Ψ         |          | Ψ         |           |
|  |                    |   |               | \$        |          | \$        |           |
| \ 1 \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \                      |                    |   |               | \$        |          | \$        |           |
|  |                    |   |               | \$        |          | \$        |           |
| 44 011000000   |                    | VD 0.V. 0.V. 1.2                                  |               | Φ.        |          | Φ.        |           |
| 14. SUBTOTAL OF LINES 7 THROUGH 13                           |                    | \$  |               | <u>\$</u> |          |           |           |
| 15. AVERAGE M  | ONTHLY INC         | <b>COME</b> (Add amounts shown on lines 6 and 14) |               | \$        | 2,850.67 | \$        |           |
| 16 COMPINED  | A SZED A CIE B #4  | ONTHE V INCOME. (Co. 1 in co. 1 in co. 1          | £ 15 1.7      |           |          |           |           |
|  |                    | ONTHLY INCOME: (Combine column totals             | from line 15; |           | \$       | 2,850.6   | <b>:7</b> |
| f there is only one debtor repeat total reported on line 15) |                    |   | 1             | Φ         | 2,000.0  | <u>'*</u> |           |

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: None

Case 07-12419 Doc 1 Filed 07/12/07 Entered 07/12/07 12:54:49 Desc Main Document Page 21 of 32

IN RE Duggan, James P.

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Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

\_ Case No. \_\_

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**Continuation Sheet - Page 1 of 1** 

DEBTOR SPOUSE
Other Payroll Deductions:
Retirement 31.42
Fegli-Coverage 16.25

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Document Page 22 of 32

\_\_ Case No. \_\_\_\_\_

IN RE Duggan, James P.

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Debtor(s)

| SCHEDULE J - CURRENT EAPENDITURES OF INDIVIDUAL DEDITOR   | (9)           |                   |
|---|---------------|-------------------|
| Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorat quarterly, semi-annually, or annually to show monthly rate. | e any payment | ts made biweekly. |
| Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complet expenditures labeled "Spouse."  | e a separat   | e schedule of     |
| 1. Rent or home mortgage payment (include lot rented for mobile home)   | \$            | 900.00            |
| a. Are real estate taxes included? Yes No   |               |                   |
| b. Is property insurance included? Yes No   |               |                   |
| 2. Utilities:   | ¢             | 115.00            |
| <ul><li>a. Electricity and heating fuel</li><li>b. Water and sewer</li></ul>  | \$<br>\$      | 115.00            |
| c. Telephone  | \$ ——         | 75.00             |
| d. Other  | \$ ——         | 70.00             |
|   | \$            |                   |
| 3. Home maintenance (repairs and upkeep)  | \$            |                   |
| 4. Food   | \$            | 500.00            |
| 5. Clothing   | \$            | 75.00             |
| 6. Laundry and dry cleaning   | \$            | 10.00             |
| 7. Medical and dental expenses  | \$            | 600.00            |
| 8. Transportation (not including car payments)  | \$            | 425.00            |
| 9. Recreation, clubs and entertainment, newspapers, magazines, etc.   | \$            | 100.00            |
| 10. Charitable contributions  | \$            |                   |
| 11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's  | ¢             |                   |
| b. Life   | \$ —          |                   |
| c. Health   | \$ —          |                   |
| d. Auto   | \$ ——         | 80.00             |
| e. Other  | \$            |                   |
|   | <u>\$</u>     |                   |
| 12. Taxes (not deducted from wages or included in home mortgage payments)   |               |                   |
| (Specify)   | \$            |                   |
|   | \$            |                   |
| 13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)   |               |                   |
| a. Auto   | \$            |                   |
| b. Other Student Loans  | \$            | 465.00            |
|   | \$            |                   |
| 14. Alimony, maintenance, and support paid to others  | \$            |                   |
| <ul><li>15. Payments for support of additional dependents not living at your home</li><li>16. Regular expenses from operation of business, profession, or farm (attach detailed statement)</li></ul>        | , —           |                   |
|   | \$            |                   |
| 17. Other   | — ¢ —         |                   |
|   | \$            |                   |
|   | +             |                   |
| <b>18. AVERAGE MONTHLY EXPENSES</b> (Total lines 1-17. Report also on Summary of Schedules and, if  |               |                   |
| applicable, on the Statistical Summary of Certain Liabilities and Related Data.   | \$            | 3,345.00          |
|   |               |                   |
| 19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of  | of this docu  | ıment:            |
| None  |               |                   |
|   |               |                   |
|   |               |                   |
|   |               |                   |
|   |               |                   |
| 20. STATEMENT OF MONTHLY NET INCOME   | *             | A                 |
| a. Average monthly income from Line 15 of Schedule I  | \$            | 2,850.67          |
| b. Average monthly expenses from Line 18 above  | \$            | 3,345.00          |
| c. Monthly net income (a. minus b.)   | 2             | -494.33           |

Document

Doc 1 Filed 07/12/07 Entered 07/12/07 12:54:49 Desc Main Page 23 of 32

\_ Case No. \_

IN RE Duggan, James P.

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Debtor(s)

#### DECLARATION CONCERNING DEBTOR'S SCHEDULES

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_17 sheets (total shown on

| Date: <b>July 12, 2007</b>                                       | Signature: /s/ James P. Duggan James P. Duggan  | Debto  |
|--|---|--|
| Date:  | Signature:  |  |
|  |   | (Joint Debtor, if any  |
| DECLARATION AN   | D SIGNATURE OF NON-ATTORNEY BANKRUPTCY  | PETITION PREPARER (See 11 U.S.C. § 110)  |
| compensation and have provided and 342 (b); and, (3) if rules or | rry that: (1) I am a bankruptcy petition preparer as defin<br>the debtor with a copy of this document and the notices an<br>guidelines have been promulgated pursuant to 11 U.S.C. §<br>lave given the debtor notice of the maximum amount before<br>red by that section. | d information required under 11 U.S.C. §§ 110(b), 110(h) § 110(h) setting a maximum fee for services chargeable by |
| Printed or Typed Name and Title, if a                            | ny, of Bankruptcy Petition Preparer   | Social Security No. (Required by 11 U.S.C. § 110.)   |
| If the bankruptcy petition preparesponsible person, or partner w | rer is not an individual, state the name, title (if any), add<br>tho signs the document.  | lress, and social security number of the officer, principal  |
| Address  |   |  |
| Signature of Bankruptcy Petition Prep                            | parer   | Date   |
| Names and Social Security numb is not an individual:             | ers of all other individuals who prepared or assisted in prepa  | aring this document, unless the bankruptcy petition prepared   |
| If more than one person prepared                                 | I this document, attach additional signed sheets conforming   | g to the appropriate Official Form for each person.  |
| A bankruptcy petition preparer's imprisonment or both. 11 U.S.C  | failure to comply with the provision of title 11 and the Fed. § 110; 18 U.S.C. § 156.   | leral Rules of Bankruptcy Procedure may result in fines or   |
| DECLARATION  | UNDER PENALTY OF PERJURY ON BEHALF O  | F CORPORATION OR PARTNERSHIP   |
| I, the   | (the president or other   | officer or an authorized agent of the corporation or a   |
| member or an authorized agei                                     | nt of the partnership) of the   |  |
|  | named as debtor in this case, declare under penalty of sheets (total shown on summary page plus 1), belief.   |  |
| Date:  | Signature:  |  |
|  |   |  |
| FA   |   | (Print or type name of individual signing on behalf of debtor  |
| I An individual sign   | ning on behalf of a partnership or corporation must in  | idicate position of relationship to debtor.  |

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Case 07-12419 Official Form 7 (04/07)

Doc 1

Filed 07/12/07 Entered 07/12/07 12:54:49

Desc Main

Document Page 24 of 32 United States Bankruptcy Court

Northern District of Illinois

| IN RE:           |           | Case No.  |
|------------------|-----------|-----------|
| Duggan, James P. |           | Chapter 7 |
|                  | Debtor(s) | 1         |

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 -25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE 19,081.81 2007 Income 23,322.00 2006 Income 9,918.00 2005 Income

#### 2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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|        | Case 07-12419 Doc 1 Filed 07/12/07 Entered 07/12/07 12:54:49 Desc Main  Document Page 25 of 32   |
|--------|--|
| None   | b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within <b>90 days</b> immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)      |
| None   | c. All debtors: List all payments made within <b>one year</b> immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)   |
| 4. Sui | its and administrative proceedings, executions, garnishments and attachments   |
| None   | a. List all suits and administrative proceedings to which the debtor is or was a party within <b>one year</b> immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)   |
| None   | b. Describe all property that has been attached, garnished or seized under any legal or equitable process within <b>one year</b> immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)   |
| 5. Re  | possessions, foreclosures and returns  |
| None   | List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within <b>one year</b> immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)   |
| 6. Ass | signments and receiverships  |
| None   | a. Describe any assignment of property for the benefit of creditors made within <b>120 days</b> immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)   |
| None   | b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within <b>one year</b> immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)  |
| 7. Gif | its  |
| None   | List all gifts or charitable contributions made within <b>one year</b> immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) |
| 8. Lo  | sses   |
| None   | List all losses from fire, theft, other casualty or gambling within <b>one year</b> immediately preceding the commencement of this case <b>or since the commencement of this case</b> . (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)  |
|        |  |

#### 9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Ruddy, Milroy & King 1700 N. Farnsworth Ave., Suite 12 Aurora, IL 60505

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 4/2/07,4/12/07, 5/25/07, 6/11/07 & 7/3/07

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 2,100.00

#### 10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| Case 07-12419 | Doc 1 | Filed 07/12/07 | Entered 07/12/07 12:54:49 | Desc Main |
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|               |       | Document       | Page 26 of 32             |           |
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b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

#### 11. Closed financial accounts

None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION **Dearborn Federal Credit Union Dearborn Federal Credit Union** 

TYPE AND NUMBER OF ACCOUNT AMOUNT AND DATE OF SALE AND AMOUNT OF FINAL BALANCE OR CLOSING Checking account \$6.00-5/2007

\$7.00-5/2007

#### 12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Savings account

#### 13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 14. Property held for another person

List all property owned by another person that the debtor holds or controls.

 $\checkmark$ 

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#### 15. Prior address of debtor

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

1086 Louise, Apt 17, Ypsilanti, MI 48197

NAME USED

DATES OF OCCUPANCY

8/2003-8/2006

### 16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

#### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

 $\checkmark$ 

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

#### Case 07-12419 Doc 1 Filed 07/12/07 Entered 07/12/07 12:54:49 Document Page 27 of 32

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

#### 18. Nature, location and name of business

a. If the debtor is an individual, list the names, addresses, taxpaver identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

None  $\checkmark$ 

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

| Date: <b>July 12, 2007</b> | Signature /s/ James P. Duggan |                 |
|----------------------------|-------------------------------|-----------------|
|                            | of Debtor                     | James P. Duggan |
| Date:                      | Signature                     |                 |
|                            | of Joint Debtor               |                 |
|                            | (if any)                      |                 |
|                            | o continuation pages attached |                 |

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

### Case 07-12419 Doc 1 Filed 07/12/07 Entered 07/12/07 12:54:49 Desc Main

Document Page 28 of 32 United States Bankruptcy Court

**Northern District of Illinois** 

| IN RE:   |  |   |   | Case No.                                       |  |  |  |
|--|--|---|---|--|--|--|--|
| Duggan, James P.  Debtor(s)  |  | Chapter 7   |   |  |  |  |  |
|  |  |   |   |  |  |  |  |
|  | CHAPTER 7 IN   | DIVIDUAL DE   | EBTOR'S STATEMENT (   | OF INTEN                                       | TION                                   |  |  |
| ▼I have filed a so   | chedule of executory contracts   | and unexpired leas  | bts secured by property of the esta<br>ses which includes personal proper<br>state which secures those debts or                       | rty subject to                                 | an unexpir<br>lease:                   | ed lease.  |  |
| Description of Secured Pro   | perty  | Creditor's Name   |   | Property will<br>be Surrendered                | Property is claimed as exempt          | Property will<br>be redeemed<br>pursuant to 11<br>U.S.C. § 722 |  |
| None   |  |   |   |  |  |  |  |
| Description of Leased Prop   | erty   |   | Lessor's Name   |  |  |  | Lease will be<br>assumed<br>pursuant to 11<br>U.S.C. §<br>362(h)(1)(A) |
| residential leas   | e; 8/2006-8/2007<br>month to month   |   | Country Lakes Apartment Public Storage  |  |  |  | <b>✓</b>   |
|  |  |   |   |  |  |  |  |
|  | /s/ James P. Duggan<br>James P. Duggan   |   | Debtor  |  | Joi                                    | nt Debtor (i   | f applicable)  |
|  |  |   |   |  |  |  |  |
| I declare under percompensation and and 342 (b); and, bankruptcy petitio | enalty of perjury that: (1) I ar<br>have provided the debtor with<br>(3) if rules or guidelines have | n a bankruptcy per<br>a copy of this docu<br>been promulgated p<br>btor notice of the n | tition preparer as defined in 11 Ument and the notices and informations and the 11 U.S.C. § 110(h) so naximum amount before preparing | U.S.C. § 110;<br>tion required tetting a maxir | (2) I prej<br>under 11 U<br>num fee fo | pared this d<br>J.S.C. §§ 110<br>or services cl                | ocument for 0(b), 110(h), nargeable by                                 |
| If the bankruptcy  | me and Title, if any, of Bankruptcy petition preparer is not an ind n, or partner who signs the doc  | dividual, state the   | name, title (if any), address, and  | Social Security social securit                 | _                                      | -  |  |
| Address  |  |   |   |  |  |  |  |
| Signature of Bankrup   | otcy Petition Preparer   |   |   | Date   |  |  |  |
| Names and Social is not an individua                                     |  | ndividuals who prep   | pared or assisted in preparing this d   | locument, unl                                  | ess the ban                            | kruptcy peti   | tion preparer  |

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

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## Case 07-12419 Doc 1 Filed 07/12/07 Entered 07/12/07 12:54:49 Desc Main Document Page 29 of 32

| United States Bankruptcy Court |  |
|--------------------------------|--|
| Northern District of Illinois  |  |

| IN RE:                     |   | Case No   |
|----------------------------|---|---|
| Duggan, James P.           |   | Chapter 7   |
|                            | Debtor(s)                                 |   |
|                            | VERIFICATION OF CRE                       | EDITOR MATRIX   |
|                            |   | Number of Creditors16                                     |
| The above-named Debtor(s)  | hereby verifies that the list of creditor | rs is true and correct to the best of my (our) knowledge. |
| Date: <b>July 12, 2007</b> | /s/ James P. Duggan                       |   |
|                            | Debtor                                    |   |
|                            | Joint Debtor                              |   |

Case 07-12419 Doc 1 Filed 07/12/07 Entered 07/12/07 12:54:49 Desc Main \_\_\_\_\_ Document\_ Page 30 of 32

Duggan, James P. 1532 Fairway Dr., Apt. 302 Naperville, IL 60563 Document F Direct Merchants Bank Cardmember Services P.O. Box 21550 Tulsa, OK 74121-1550

Ruddy, Milroy & King 1700 N. Farnsworth Ave., Suite 12 Aurora, IL 60505 Drs. Luria And Birnholtz 24403 Michigan Ave. Dearborn, MI 48124

Allstate Property and Casualty Ins. Co P. O. Box 3589 Akron, OH 44309-3589

Emergency Treatment, S.C. 900 Jorie Blvd, Ste 220 Oak Brook, IL 60523

APLM, Ltd 1050 W. Kinzie St. Chicago, IL 60563-0000 Rush-Copley Medical Center 2000 Ogden Avenue Aurora, IL 60504

Bank Of America P.O. Box 15026 Wilmington, DE 19850-5026 Sallie Mae P.O. Box 9500 Wilkes Barre, PA 18773

Capital One P.O. Box 30285 Salt Lake City, UT 84130-0285 Sears Gold Mastercard P.O. Box 6921182156 Columbus, OH 43218-2156

Cardmember Service P.O. Box 15298 Wilmington, DE 19850-5298 Target C/O Retailers National Bank P.O. Box 59231 Minneapolis, MN 55459-0231

Chase P.O. Box 15298 Wilmington, DE 19850-5298 Union Plus Credit Card P.O. Box 80027 Salinas, CA 93912-0027

Citi Cards P.O. Box 44167 Jacksonville, FL 32231-4167

DFCU Financial Customer Service P.O. Box 311112 Tampa, FL 33631-3112 Case 07-12419 Doc 1

Filed 07/12/07 Entered 07/12/07 12:54:49

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Official Form 6 - Summary (10/06)

## Document Page 31 of 32 United States Bankruptcy Court **Northern District of Illinois**

| IN RE:           |           | Case No.  |
|------------------|-----------|-----------|
| Duggan, James P. |           | Chapter 7 |
|                  | Debtor(s) | •         |

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

| NAME OF SCHEDULE   | ATTACHED<br>(YES/NO) | NUMBER OF<br>SHEETS | ASSETS      | LIABILITIES   | OTHER       |
|--|----------------------|---------------------|-------------|---------------|-------------|
| A - Real Property  | Yes                  | 1                   | \$ 0.00     |               |             |
| B - Personal Property  | Yes                  | 2                   | \$ 3,530.00 |               |             |
| C - Property Claimed as Exempt   | Yes                  | 1                   |             |               |             |
| D - Creditors Holding Secured Claims   | Yes                  | 1                   |             | \$ 0.00       |             |
| E - Creditors Holding Unsecured Priority<br>Claims (Total of Claims on Schedule E) | Yes                  | 1                   |             | \$ 0.00       |             |
| F - Creditors Holding Unsecured<br>Nonpriority Claims                              | Yes                  | 4                   |             | \$ 151,148.95 |             |
| G - Executory Contracts and Unexpired<br>Leases                                    | Yes                  | 1                   |             |               |             |
| H - Codebtors  | Yes                  | 1                   |             |               |             |
| I - Current Income of Individual Debtor(s)   | Yes                  | 2                   |             |               | \$ 2,850.67 |
| J - Current Expenditures of Individual Debtor(s)                                   | Yes                  | 1                   |             |               | \$ 3,345.00 |
|  | TOTAL                | 15                  | \$ 3,530.00 | \$ 151,148.95 |             |

Case 07-12419 Doc 1 Official Form 6 - Statistical Summary (10/06)

Filed 07/12/07

Entered 07/12/07 12:54:49 Desc Main

Document \_ Page 32 of 32

United States Bankrupcty Court **Northern District of Illinois** 

| IN RE:           |           | Case No.  |
|------------------|-----------|-----------|
| Duggan, James P. |           | Chapter 7 |
|                  | Debtor(s) | •         |

#### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

| Type of Liability   |    | Amount |
|---|----|--------|
| Domestic Support Obligations (from Schedule E)  | \$ | 0.00   |
| Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed) | \$ | 0.00   |
| Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)                          | \$ | 0.00   |
| Student Loan Obligations (from Schedule F)  |    | 0.00   |
| Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E           |    | 0.00   |
| Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)                   |    | 0.00   |
| TOTAL   | \$ | 0.00   |

#### **State the following:**

| Average Income (from Schedule I, Line 16)   | \$<br>2,850.67 |
|---|----------------|
| Average Expenses (from Schedule J, Line 18)   | \$<br>3,345.00 |
| Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C |                |
| Line 20)  | \$<br>4,104.18 |

#### **State the following:**

| 1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column               |         | \$<br>0.00       |
|--|---------|------------------|
| 2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.            | \$ 0.00 |                  |
| 3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column |         | \$<br>0.00       |
| 4. Total from Schedule F   |         | \$<br>151,148.95 |
| 5. Total of non-priority unsecured debt (sum of 1, 3, and 4)               |         | \$<br>151,148.95 |